

No. 93.

Abstract of Reports of the
Condition of

MONTANA

State Banks
Trust Companies
and Private Banks

December 31, 1927
and Comparison with condition of State
and Private Banks December 31, 1926



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REGISTER MONTANA STATE BANKS

December 31, 1927.

Anaconda	1	Daly Bank & Trust Co. (1)
Ashland	3	Bank of Ashland
Bainville	7	Farmers' State Bank
Baker	290	The Bank of Baker
Bear Creek	11	Miners' State Bank
Belfry	12	Bank of Belfry
Belgrade	13	Belgrade State Bank (1)
Belt	16	Farmers' & Miners' State Bank
Big Fork	19	The State Bank of Big Fork
Big Sandy	20	Northern Montana State Bank
Big Timber	294	Citizens Bank and Trust Co.
Billings	23	Scandinavian-American Bank
Boulder	24	Security Trust & Savings Bank (1)
Box Elder	26	Bank of Boulder
Boyd	151	Brown State Bank
Bozeman	29	Boyd State Bank
	30	Gallatin Trust & Savings Bank (1)
	31	Security Bank & Trust Co. (1)
Brady	32	Farmers' State Bank
Broadus	33	Powder River County Bank (1)
Butte	38	W. A. Clark & Bro., Bankers (4)
	39	Metals Bank & Trust Co. (1)
	40	Miners' Savings Bank & Trust Co. (1)
Bynum	43	First State Bank
Cascade	45	First State Bank
	46	Stockmen's Bank
Chinook	48	Lohman State Bank
Choteau	49	Citizens' State Bank
Circle	51	Circle State Bank
Columbia Falls	56	Bank of Columbia Falls
Columbus	57	Columbus State Bank
Conrad	58	Farmers' State Bank
Culbertson	292	Culbertson State Bank
Custer	63	Custer State Bank
Dayton	66	Dayton State Bank
Deer Lodge	67	Deer Lodge Bank & Trust Co.
	68	Larabie Bros., Bankers, Inc.
Dillon	73	State Bank and Trust Co.
Dooley	75	Citizens' State Bank
Dutton	78	State Bank of Dutton
East Helena	79	East Helena State Bank (1)
Edgar	80	Edgar State Bank
Ekalaka	81	Ekalaka State Bank
Ennis	84	Southern Montana Bank (1)
Fairview	179	Fairview State Bank
Flaxville	89	State Bank of Flaxville
Fort Benton	235	Choteau County Bank
Frazier	92	Farmers' & Merchants' State Bank
Froid	93	First State Bank
Fromberg	94	Clark's Fork Valley Bank (1)
Gallatin Gateway	224	Gallatin Gateway State Bank.
Gardiner	82	Gardiner State Bank
Glasgow	102	Farmers'-Stockgrowers' Bank
Glendive	104	Exchange State Bank
	105	Glendive State Bank
Glentana	107	Pioneer State Bank
Great Falls	110	Conrad Banking Company
Hamilton	114	Citizens' State Bank
	115	Ravalli County Bank (1)
Hardin	283	Big Horn County Bank
Harlowton	118	Continental Bank & Trust Co.
Harrison	119	Harrison State Bank
Havre	288	Hill County State Bank of Havre
Helena	126	Montana Trust & Savings Bank (1)
	127	Union Bank & Trust Co. (1)
Joliet	141	Joliet State Bank (1)
Kallispell	146	Bank of Commerce
Kevin	77	Kevin State Bank
Laurel	293	The Yellowstone Bank
Lewistown	287	Central Bank & Trust Co.
Libby	159	First State Bank
Livingston	161	C. S. Hefferlin & Son, Bankers (4)
Malta	166	First State Bank
Manhattan	168	Manhattan State Bank
Martinsdale	284	Stockmen's Bank of Martinsdale
Medicine Lake	171	First State Bank
Miles City	291	The Bank of Miles City
Moccasin	178	Moccasin State Bank

Moore	181	State Bank of Moore
Ollie	185	Ollie State Bank
Opheim	186	Farmers' State Bank
	187	First State Bank (1)
Outlook	189	Security State Bank
Park City	192	Park City State Bank (1)
Pendroy	193	Farmers' State Bank
Phillipsburg	194	First State Bank (1)
	113	Granite County Bank
Plentywood	197	Riba State Bank
	209	Farmers & Merchants State Bank
Plevna	200	First State Bank
Polson	202	Security State Bank
Poplar	204	Traders' State Bank
Power	205	Power State Bank
Red Lodge	207	Meyer & Chapman State Bank
	208	Red Lodge State Bank
Reed Point	210	Reed Point State Bank (1)
Richey	211	First State Bank (1)
Ringling	283	Commercial Bank
Roberts	213	Roberts State Bank
Ronan	214	Ronan State Bank
Roundup	285	Miners' & Merchants' Bank
St. Ignatius	222	Mission State Bank
Savage	226	Farmers' & Merchants' State Bank
Scobey	227	Citizens' State Bank
Shelby	229	First State Bank
Sheridan	231	Sheridan State Bank
Simms	233	Sun River Valley State Bank
Somers	234	State Bank of Somers
Stanford	236	Basin State Bank
Stevensville	237	First State Bank
Sumatra	239	Sumatra State Bank
Sunburst	240	Sunburst State Bank
Superior	241	Superior State Bank
Sweet Grass	243	First International Bank
Terry	244	Security State Bank
	245	State Bank of Terry
Thompson Falls	245	First State Bank
Townsend	249	State Bank of Townsend (1)
Troy	250	Kootenai Valley State Bank
Turner	251	Turner State Bank
Victor	256	Farmers' State Bank
Vida	257	First State Bank of Vida
Virginia City	259	Elling State Bank
Westby	261	Farmers' State Bank
Whitehall	265	Whitehall State Bank
White Sul. Sprgs.	266	Central State Bank (1)
Whitetail	267	Security State Bank
Williams	270	First State Bank
Winnett	289	The Farmers & Merchants Bank
Wisdom	276	State Bank of Wisdom
Wolf Point	277	First State Bank (1)
Worden	279	Farmers State Bank (1)
Wyola	280	Little Horn State Bank
Zurich	281	First State Bank

NATIONAL BANKS

Anaconda	National Bank of Anaconda
Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Butte	First National Bank
Bridger	American National Bank
Browning	First National Bank
Chinook	Farmers' National Bank
	First National Bank
Choteau	First National Bank
Circle	First National Bank
Columbus	First National Bank
Conrad	First National Bank
Deer Lodge	United States National Bank
Denton	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Forsyth	American National Bank
Geraldine	First National Bank
Geyser	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Grass Range	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	Labor National Bank
Hamilton	First National Bank
Hardin	First National Bank
Harlem	First National Bank
Harlowton	Farmers' National Bank
Havre	Montana National Bank
Helena	American National Bank
	National Bank of Montana
Hinsdale	First National Bank
Hobson	First National Bank
Hysham	First National Bank
Ismay	First National Bank
Jordan	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Libby	First National Bank
Lima	First National Bank
Livingston	National Park Bank
Malta	Malta National Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Nashua	First National Bank
Plains	First National Bank
Pompey's Pillar	First National Bank
Rapelje	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Richey	First National Bank
Roy	First National Bank
Savage	First National Bank
Scobey	First National Bank
	Merchants' National Bank
Sidney	Richland National Bank
	Sidney National Bank
Stanford	First National Bank
Three Forks	Labor National Bank
Twin Bridges	First National Bank
Valler	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	First National Bank

(1) Members Federal Reserve Bank.

(4) Private Banks.

Aggregate Resources and Liabilities of the 132 State Banks, and 2 Private Banks of Montana
December 31, 1927,
and Comparison with Reports of 137 State Banks and 2 Private Banks on December 31, 1926.

RESOURCES.	State and Private Banks and Trust Companies.			
	December 31, 1927. 134 Banks	December 31, 1926. 139 Banks	Increase.	Decrease.
Loans and Discounts	\$40,659,626.73	\$39,348,094.81	\$1,311,531.92	
Overdrafts	120,739.66	110,647.99	10,091.67	
Bonds, Warrants, Etc.	26,179,891.74	23,640,194.32	2,539,697.42	
Stock in Federal Reserve Bank	87,150.00	91,700.00		\$4,550.00
Cash and Due from Banks	21,963,981.09	18,829,095.84	3,134,885.25	
Banking House, Furniture and Fixtures	2,017,125.73	2,054,201.52		37,075.79
Other Real Estate	1,720,706.88	1,975,183.82		254,476.94
Other Resources	198,752.97	243,409.15		44,656.18
Total	\$92,947,974.80	\$86,292,527.45	\$6,996,206.26	\$340,758.91
LIABILITIES.				
Capital Stock	\$6,230,000.00	\$6,645,000.00		\$415,000.00
Surplus	1,879,841.63	1,805,391.63	\$74,450.00	
Undivided Profits	1,185,267.02	918,216.70	267,050.32	
Due to Banks	4,578,395.50	3,814,829.11	763,566.39	
Demand Deposits	48,862,908.08	44,710,492.73	4,152,415.35	
Time Deposits	16,194,360.38	15,367,130.60	827,229.78	
Savings Deposits	13,753,710.22	12,590,745.31	1,162,964.91	
Bills Payable	103,518.64	333,745.95		230,227.31
Other Liabilities	159,973.33	106,975.42	52,997.91	
Total	\$92,947,974.80	\$86,292,527.45	\$7,300,674.66	\$645,227.31
Average Reserve	26%	24%		

Consolidations and Liquidations of State Banks During the Year 1927.

Virgelle State Bank, Virgelle, Montana.

Voluntary liquidation February 28, 1927.
 100% paid to depositors immediately.

Missoula Trust & Savings Bank, Missoula, Montana.

Voluntary liquidation. (Taken over by the First National Bank of Missoula, February 26, 1927.) 100% paid to depositors immediately.

Farmers and Merchants State Bank, Saco, Montana.

Failed May 14, 1927, and is being liquidated by the Bank-

ing Department as Receiver. 10% dividends have been paid to all general creditors as of December 31, 1927.

Stockmen's State Bank, Choteau, Montana.

Voluntary liquidation July 11, 1927. (Taken over by The Citizens State Bank, Choteau.)

The Citizens State Bank of Big Timber, and the Commercial Bank and Trust Company of Big Timber.

Voluntary liquidation December 20, 1927; the deposit liability of both banks being taken over by a new bank called the Citizens Bank and Trust Company of Big Timber, Montana, which was chartered December 20, 1927.

Deposits December 31, 1927.....\$83,389,374.18

Deposits December 31, 1926..... 76,483,197.75

Increase..... \$6,906,176.43

Reserve December 31, 1927.....\$21,963,981.09

Required Reserve 8,338,937.41

Excess Reserve.....\$13,625,043.68